

Certificate Number: 14748-VAE-DE-022980647

Bankruptcy Case Number: 13-15225



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 15, 2014, at 7:23 o'clock PM EDT, Debra Lyn Walker completed a course on personal financial management given by internet by Ypside Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: March 15, 2014 By: /s/James Salem

Name: James Salem

Title: Educator